

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 19-13683-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Charles Bessette  
dba Five Star Painting  
416 Cedar Avenue  
Paramus, NJ 07652

Social Security No.:

xxx-xx-7494

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 26, 2019.

On 05/19/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: June 11, 2020  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 20, 2020

JAN: sjp

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael Charles Bessette  
DebtorCase No. 19-13683-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 39

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db  
518043958 #+Michael Charles Bessette, 416 Cedar Avenue, Paramus, NJ 07652-5708  
518043960 #+Aronow Law, PC, 20 Crossways Park Drive N, Suite 210, Woodbury, NY 11797-2007  
518297729 +Bergen Anesthesia Group, PC, PO Box 630, Franklin Lakes, NJ 07417-0630  
+Borough of Paramus, New Jersey, C/O Paul Kaufman, Esq., 2 Executive Drive, Suite 530,  
Fort Lee, NJ 07024-3302  
518043964 +City MD Urgent Care, PO Box 791516, Baltimore, MD 21279-1516  
518043965 +Debra Bessette, 416 Cedar Avenue, Paramus, NJ 07652-5708  
518043966 +Englewood Hospital & Medical Center, 350 Engle Street, Englewood, NJ 07631-1898  
518043967 +Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609  
518043969 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
518043970 +MD Partners of EPMC, PO Box 14099, Belfast, ME 04915-4034  
518043973 +Micheal Bessette, 416 Cedar Avenue, Paramus, NJ 07652-5708  
518043974 +North Short Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
518209985 +Northern Valley Anesthesiology, PA, PO Box 1123, Minneapolis MN 55440-1123  
518043975 +Radiology Associates, 20 Franklin Turnpike, Waldwick, NJ 07463-1744  
518043976 +Radiology Associates of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744  
518043977 +Santander Consumer USA, Inc., Attn: Bankruptcy Dept., PO Box 560284,  
Dallas, TX 75356-0284  
518043978 +The Valley Hospital, 223 N Van Dien Ave, Ridgewood, NJ 07450-2736  
518043979 +Township of Paramus, 1 W Jockish Square, Paramus, NJ 07652-2728  
518043980 +Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004  
518138514 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
518043981 #+Valley Emergency Room Assoc., PO Box 808, Grand Rapids, MI 49518-0808  
518043982 +Valley Physician Services, PO Box 14099, Belfast, ME 04915-4034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 20 2020 22:38:48 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 20 2020 22:38:46 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/PDF: gecsedirecoverycorp.com May 20 2020 22:48:17  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
518043959 +E-mail/Text: bankruptcy@pepcoholdings.com May 20 2020 22:38:29 Atlantic City Electric,  
P.O. Box 17006, Wilmington, DE 19850-7006  
518062869 E-mail/Text: bankruptcy@pepcoholdings.com May 20 2020 22:38:29  
Atlantic City Electric Company, Pepco Holdings, Inc.,  
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
Carneys Point, NJ 08069-3600  
518043961 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 20 2020 22:47:57  
Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
518125617 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 20 2020 22:48:06  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518163840 +E-mail/Text: bankruptcy@cavps.com May 20 2020 22:38:59 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
518043968 +E-mail/PDF: gecsedirecoverycorp.com May 20 2020 22:47:48 GECRB/Care Credit,  
PO Box 965036, Orlando, FL 32896-5036  
518043962 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 20 2020 22:48:54 Chase,  
Mail Code LA4-5475, 700 Kansas Lane, Monroe, LA 71203  
518043963 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 20 2020 22:48:54 Chase Mtg,  
Po Box 24696, Columbus, OH 43224  
518793285 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 20 2020 22:48:54  
JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555,  
700 Kansas Lane, Monroe, LA 71203  
518190621 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 20 2020 22:48:23  
JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555,  
700 Kansas Lane, Monroe, LA 71203  
518043971 +E-mail/Text: bankruptcydpt@mcmg.com May 20 2020 22:38:46 Midland Credit Management,  
ATTN: Bankruptcy, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
518045821 +E-mail/PDF: gecsedirecoverycorp.com May 20 2020 22:48:54 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518193729 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 20 2020 22:48:06 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518043983 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com May 20 2020 22:38:06  
Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518043957 19-13683

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 39

Date Rcvd: May 20, 2020

cr      ##+Santander Consumer USA Inc.,      8585 N. Stemmons Fwy.,      Ste 1100-N,      Dallas, TX 75247-3822  
518043972      ##+McCalla Raymer Liebert Pierce LLC,      99 Wood Avenue, Suite 803,      Iselin, NJ 08830-2713  
TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Javier L. Merino on behalf of Debtor Michael Charles Besette jmerino@dannlaw.com,  
notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d  
ocketbird.com;Amy@DannLaw.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor JPMorgan Chase Bank, National Association  
NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com  
Melissa N. Licker on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com  
Susan B. Fagan-Rodriguez on behalf of Creditor D1 Softball, LLC sfresq@rlgllclaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9